

FactorEvo and Decipher Credit Announce Technology Integration to Provide End-to-End Specialty Finance Automation

FactorEvo and Decipher Credit integrate underwriting and funding workflows, enabling continuous risk signals, faster approvals, and smarter decisions.

ORLANDO, FL, UNITED STATES, April 29, 2026 /EINPresswire.com/ -- [FactorEvo](#), the AI-native

“

We treat underwriting as a signal stream. By integrating Decipher Credit, we are eliminating blind spots and forcing every funding decision to pass through real intelligence, not assumptions.”

Roberto Vasquez

operating system for specialty finance, today announced a full platform integration with [Decipher Credit](#), a leading provider of real-time credit lifecycle technology for specialty finance. This integration connects Decipher’s origination, underwriting, and credit platform directly into FactorEvo’s event-driven infrastructure, allowing specialty finance companies to move from static underwriting to continuous, signal-driven decisioning across the entire credit and invoice lifecycle from origination and approval to funding. The result is a unified system that identifies, verifies, and enforces risk before capital moves.

“Most platforms treat underwriting as a step,” said Roberto Vasquez, Founder and CEO of FactorEvo. “We treat it as a continuous signal stream. By integrating Decipher Credit directly into FactorEvo, we are eliminating blind spots and forcing every funding decision to pass through real intelligence, not assumptions.” Teams can move faster with better visibility and control across the entire lifecycle.

“Specialty finance companies often manage origination and underwriting in silos separate from their operational systems,” said Raul Velarde, Founder and CEO of Decipher Credit. “With this integration, once a client passes through Decipher’s origination and risk engine and is approved, it is automatically synced with FactorEvo, reducing manual work and accelerating time to funding.”

From Point-in-Time Checks to Continuous Underwriting. Traditional lender workflows are typically fragmented across multiple systems, requiring re-entry of data, manual reviews, and delayed risk detection. Underwriting is performed in isolation, disconnected from the operational flow of funding, collections, and portfolio management.

With Decipher Credit fully embedded into FactorEvo:

- Origination, underwriting, and risk mitigation are managed from the beginning in Decipher
- Credit decisions and deal structures are captured in a consistent process
- Approved clients are automatically created in FactorEvo, and the data syncs
- Teams seamlessly transition directly into funding and servicing workflows
- Credit intelligence is ingested in real time at onboarding and continuously updated
- Debtor and client risk profiles evolve dynamically as new data becomes available
- Every invoice is evaluated against current credit conditions, not outdated snapshots
- Risk signals are embedded directly into funding decisions, not reviewed after the fact

These shift underwriting from a static checkpoint into a living system that adapts with every transaction.

Hard Gates Before Capital Deployment. The integration enforces underwriting discipline at the system level. By connecting front-end credit workflows with back-end operations, the integration also reduces duplication and operational friction.

FactorEvo uses Decipher Credit data to trigger automated “hard gates” that must be satisfied before a client or an invoice can be approved, advanced, or funded. These gates evaluate:

- Client creditworthiness from the start of the relationship
- Debtor credit strength and exposure limits
- Payment behavior trends and emerging risk indicators
- Concentration thresholds across clients and industries
- Exceptions that require escalation or manual intervention

If risk exceeds defined thresholds, the system does not proceed. It flags, routes, and explains. No overrides without visibility. No funding without validation.

Explainable Decisions, Not Black Box Outputs. Every decision made through the integrated system is fully traceable.

FactorEvo captures Decipher Credit signals, maps them to underwriting rules, and generates a clear audit trail showing:

- What data was used
- What signals were detected
- What rules were applied
- Why a decision was made

This creates an environment where teams, auditors, and capital partners can understand not only what happened but also why it happened.

Speed Without Sacrificing Control. The integration compresses time across the underwriting and funding cycle.

What previously required multiple systems, manual coordination, and hours of review can now be executed in minutes within a single environment. Teams move faster while maintaining tighter control because intelligence is embedded directly into the workflow.

This is not automation layered on top of legacy systems. This is intelligence driving execution at the core.

A New Standard for Specialty Finance Infrastructure. The partnership between FactorEvo and Decipher Credit reflects a broader industry shift.

Operators are no longer competing over who can process the most transactions. They are competing to detect, interpret, and act on risk signals faster and more accurately. By combining Decipher's credit intelligence with FactorEvo's event-driven architecture, the two platforms are setting a new standard for how specialty finance companies originate, underwrite, fund, and manage risk in real time.

About FactorEvo

FactorEvo is an AI-native operating system built for specialty finance companies, with a dedicated focus on transportation factoring. The platform replaces manual workflows with signal-driven intelligence, enabling continuous underwriting, real-time decisioning, and fully integrated execution across the entire invoice lifecycle.

About Decipher Credit

Decipher Credit provides origination, underwriting, and credit workflow technology designed to help specialty finance companies make faster, more informed decisions. Its platform delivers actionable data and risk insights that enhance visibility into client performance, creditworthiness, and risk throughout the entire credit lifecycle.

Roberto Vasquez

Factor Copilot LLC

+1 800-616-3897

[email us here](#)

This press release can be viewed online at: <https://www.einpresswire.com/article/909032424>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2026 Newsmatics Inc. All Right Reserved.